

4/11

I hereby certify that this is
a true copy from the records
of the Bureau of Conveyances,

Leslie T. Kobata

Registrar of Conveyances
Assistant Registrar, Land Court
State of Hawaii



STATE OF HAWAII
BUREAU OF CONVEYANCES
RECORDED

May 08, 2020 8:02 AM

Doc No(s) A-74330606



1 1/1 OFC
B-33505761

/s/ LESLIE T. KOBATA
REGISTRAR

LAND COURT

REGULAR SYSTEM

(AREA ABOVE RESERVED FOR RECORDING INFORMATION)

After Recordation, Return by Mail



or Pick-up



Phone#: (808) 651-7043

FILL IN NAME AND ADDRESS BELOW:

PHRYSTAL BACIO
P.O. BOX 203
KALAHED, HI 96741

DOCUMENT CONTAINS ____ PAGES

<p>USA vs. Phrystal Puanani Bacio</p> <p>CR 20-00024DKW</p> <p>LAND COURT</p>	<p>REGULAR SYSTEM</p>
---	-----------------------

RETURN BY E-MAIL TO:

Neal J. Kugiya, Esq.
P.O. Box 62166
Honolulu, Hawaii 96839
Telephone: (808)454-7476
Email: njkugiya@hawaii.net

Total Pages:

TITLE OF DOCUMENT:

MORTGAGE

PARTIES TO DOCUMENT:

MORTGAGEE: SUE BEITIA, CLERK, UNITED STATES DISTRICT COURT,
DISTRICT OF HAWAII

MORTGAGOR: PHRYSTAL PUANANI BACIO

DESCRIPTION:

Tax Map Key 4-2-1-012-096-4444

MORTGAGE

This Mortgage is given by PHRYSTAL PUANANI BACIO, hereinafter called Mortgagor, of Eleele, Kauai to SUE BEITIA, CLERK, UNITED STATES DISTRICT COURT, DISTRICT OF HAWAII, hereinafter called Mortgagee, which term includes any holder of this Mortgage, to secure the payment of the PRINCIPAL SUM of TWENTY FIVE THOUSAND AND NO/100 DOLLARS (U.S. \$25,000) to secure the performance of all the terms, covenants, agreements, conditions and extensions of this Mortgage.

Mortgagor hereby grants and conveys to Mortgagee, with MORTGAGE COVENANTS, the land with the buildings situated thereon and all the improvements and fixtures now and hereafter a part thereof, being more particularly described in EXHIBIT A attached hereto and made a part hereof and having a street address of 348A Iluna Street, Eleele, Kauai 96705.

In the event that Mortgagor fails to carry out the covenants and agreements set forth herein, the Mortgagee may do and pay for whatever is necessary to protect the value of and the Mortgagee's rights in the mortgaged property and any amounts and so paid shall be added to the Principal Sum due the Mortgagee hereunder.

Mortgagor further covenants and warrants to Mortgagee that Mortgagor is indefeasibly seized of said land in fee simple; that Mortgagor has lawful authority to mortgage said land and that said land is free and clear of all encumbrances.

This Mortgage is upon the STATUTORY CONDITION and the other conditions set forth herein, for breach of which Mortgagee shall have the STAUTORY POWER OF SALE to the extent existing under State Law.

Executed this 5th day of May 2020.

Phrystal Puanani Bacio
Phrystal Puanani Bacio
Mortgagor

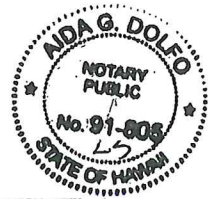
STATE OF HAWAII

COUNTY OF KAUAI

)
)
)
)
SS.

On this 5th day of May 2020,

before me personally appeared PHRYSTAL PUANANI BACIO, to me known to be the persons described in and who executed the foregoing instrument, and acknowledged that they executed the same as their free act and deed.



Aida G. Dolfo
Name: Aida G. Dolfo

Notary Public, state of Hawaii

My commission Expires: Nov. 18, 2023

Document Date:	<u>5-5-2020</u>	# Pages:	<u>9</u>
Notary Name:	<u>AIDA G. DOLFO</u>	Fifth Circuit	
Doc. Description:	<u>Mortgage</u>		
<u>Aida G. Dolfo</u> Notary Signature	<u>5-5-2020</u> Date		




EXHIBIT "A"

All of that certain parcel of land (being portion(s) of the land(s) described in and covered by Royal Patent Number 4485, Land Commission Award Number 7712, Apana 5 to M. Kekuanaoa, Certificate of Boundaries No. 16) situate, lying and being at Eleele, Koloa, Island and County of Kauai, State of Hawaii, being a portion of Lot 20, of Ele'ele I Luna Subdivision, Phase 1, being LOT 96 of the "'ELE'ELE ILUNA SUBDIVISION PHASE II, INCREMENTS A AND B", as shown on the subdivision map dated July 20, 2015, approved by the Planning Commission of the County of Kauai on September 8, 2015, and thus bounded and described as per survey dated July, 2015:

Beginning at the north corner of this parcel of land, the coordinates of said point of beginning referred to Government Survey Triangulation "PUOLO" being 5,275.62 feet north and 8,981.23 feet east, thence running by azimuths measured clockwise from true South:

- | | | | |
|----|----------|--------|---|
| 1. | 296° 35' | 81.61 | feet along the remainder of L.C. Aw. 7712:5 (Lot 20); |
| 2. | 26° 35' | 75.00 | feet along the remainder of L.C. Aw. 7712:5 (Lot B); |
| 3. | 116° 35' | 181.61 | feet along the remainder of L.C. Aw. 7712:5 (Lot 20); |
| 4. | 206° 35' | 15.00 | feet along the south side of Iluna Street; |
| 5. | 296° 35' | 100.00 | feet along the remainder of L.C. Aw. 7712:5 (Lot 20); |
| 6. | 206° 35' | 60.00 | feet along the remainder of L.C. Aw. 7712:5 (Lot 20) to the point of beginning and containing an area of 7,621 square feet, more or less. |

EXHIBIT A CONTINUED

Together also with all of that certain parcel of land (being portion(s) of the land(s) described in and covered by Royal Patent Number 4485, Land Commission Award Number 7712 Apana 5 to M. Kekuanaoa, Certificate of Boundaries No. 16) situate, lying, and being at Eleele, Koloa, Island and County of Kauai, State of Hawaii, being EASEMENT "AU-10", for Access and Utility purposes affecting Lot 99, as shown on map dated July 20, 2015, approved by the Planning Commission of the County of Kauai, on September 8, 2015, and thus bounded and described as per survey dated July 2015:

Beginning at the northwest corner of this parcel of land, on the south side of Iluna Street, the coordinates of said point of beginning referred to Government Survey Triangulation "PUOLO" being 5,253.30 feet north and 8,858.24 feet east, thence running by azimuths measured clockwise from true South:

- | | | | |
|----|----------|--------|--|
| 1. | 296° 35' | 115.00 | feet along the remainder of L.C. Aw. 7712:5 (Lot 96); |
| 2. | 26° 35' | 15.00 | feet along the remainder of L.C. Aw. 7712:5 (Lot 99); |
| 3. | 116° 35' | 115.00 | feet along the remainder of L.C. Aw. 7712:5 (Lots 99 and 98); |
| 4. | 206° 35' | 15.00 | feet along the south side of Iluna Street to the point of beginning and containing an area of 1,725 square feet, more or less. |

EXHIBIT A CONTINUED

Together also with all of that certain parcel of land (being portion(s) of the land(s) described in and covered by Royal Patent Number 4485, Land Commission Award Number 7712 Apana 5 to M. Kekuanaoa, Certificate of Boundaries No. 16) situate, lying, and being at Eleele, Koloa, Island and County of Kauai, State of Hawaii, being EASEMENT "AU-10A", for Access and Utility purposes affecting Lot 99, as shown on map dated June 1, 2016, and thus bounded and described as per survey dated June 2016:

Beginning at the north corner of this parcel of land, the coordinates of said point of beginning referred to Government Survey Triangulation "PUOLO" being 5,201.84 feet north and 8,961.09 feet east, thence running by azimuths measured clockwise from true South:

- | | | | |
|----|----------|-------|--|
| 1. | 296° 35' | 20.00 | feet along the remainder of Land
Commission Award 7712, Apana 5 (Lot 96); |
| 2. | 26° 35' | 15.00 | feet along the remainder of Land
Commission Award 7712, Apana 5 (Lot 99); |
| 3. | 116° 35' | 20.00 | feet along the remainder of Land
Commission Award 7712, Apana 5 (Lot 99); |
| 4. | 206° 35' | 15.00 | feet along the remainder of Land
Commission Award 7712, Apana 5 (Lot 99)
to the point of beginning and containing
an area of 300 square feet, more or less. |

-Note:- There is no record of approval by the Planning Commission of the County of Kauai for said Easement "AU-10A".

Being the premises acquired by instrument dated DEC 19 2016, recorded as Document No. Doc A - 62610642

February 21, 2017 8:01 AM

Subject to any and all liens and/or encumbrances of record.

SCHEDULE A CONTINUED

OUTSTANDING MORTGAGE(S) :

1. MORTGAGE FOR HAWAII

MORTGAGOR : PHRYSTAL PUANANI BACIO, unmarried

MORTGAGEE : UNITED STATES OF AMERICA, acting through the Rural
Housing Service or successor agency, United States
Department of Agriculture

DATED : February 15, 2017
RECORDED : Document No. A-62610643
AMOUNT : \$222,631.00

2. SECOND MORTGAGE AND RIGHT OF FIRST REFUSAL

MORTGAGOR : PHRYSTAL PUANANI BACIO, single

MORTGAGEE : KAUAI HABITAT FOR HUMANITY INC, a Hawaii nonprofit
corporation

DATED : February 15, 2017
RECORDED : Document No. A-62610644
AMOUNT : \$186,369.00

OTHER DISCLOSURE(S) :

1. The terms and provisions contained in the following:

INSTRUMENT : HOME INVESTMENT PARTNERSHIP PROGRAM HOME-BUYER
AGREEMENT

DATED : February 2, 2017
RECORDED : Document No. A-62610645
PARTIES : COUNTY OF KAUAI, a political subdivision of the
State of Hawaii, through it's Kauai County Housing

Agency, "County", and PHRYSTAL PUANANI BACIO,
"Homebuyer"

DATE PRINTED: 3/30/2020

STATEMENT OF ASSESSED VALUES AND REAL PROPERTY TAXES DUE

TAX MAP KEY

DIVISION ZONE SECTION PLAT PARCEL HPR NO.
 (4) 2 1 012 096 0000

CLASS: RESIDENTIAL

AREA ASSESSED: 7,621 SF

ASSESSED VALUES FOR CURRENT YEAR TAXES: 2019

The records of this division show the assessed values and taxes on
 the property designated by Tax Key shown above are as follows:

TOTAL ASSESSED VALUE \$ 477,300
 TOTAL EXEMPTION \$ 0

TOTAL NET VALUE \$ 477,300

Installment (1 - due 8/20; 2 - due 2/20) Tax Info As Of - 8/20/2019

Tax Year	Installment	Tax Amount	Penalty Amount	Interest Amount	Other Amount	Total Amount	
2019	2	1,443.83				1,443.83	PENDING
2019	1	1,443.84				1,443.84	PAID
2018	2	1,251.44				1,251.44	PAID
2018	1	1,251.45				1,251.45	PAID
Total Amount Due:						1,443.83	

Penalty and Interest Computed to: 8/20/2019

The real property tax information provided is based on information furnished by the respective counties, is deemed reliable but not guaranteed, and no warranties are given express or implied. Billing and tax collection details may have changed. Please refer to the appropriate county real property tax offices for any further information or updates for the subject property.